

**Certificate of Notice Page 1 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Erika M. Murchison  
 Debtor

Case No. 15-11772-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: DonnaR  
Form ID: 206Page 1 of 3  
Total Noticed: 69

Date Rcvd: Nov 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2018.

db Erika M. Murchison, 1639 E Lycoming Street, Philadelphia, PA 19124-4423  
 cr +Pennsylvania Housing Finance Agency, c/o Leon P. Haller, Esq., 1719 North Front Street, Harrisburg, PA 17102-2305  
 13490317 ACS Inc., ATTN: Bankruptcy, PO Box 56317, Philadelphia, PA 19130-6317  
 13490318 ACS Systems, 9800 Centre Pkwy Ste 1100, Houston, TX 77036-8263  
 13490319 AES, PO Box 2461, Harrisburg, PA 17105-2461  
 13490340 ++CHOICE RECOVERY INC, 1550 OLD HENDERSON ROAD, STE 100, COLUMBUS OH 43220-3662  
 (address filed with court: FFCC-Columbus, Inc., PO Box 20790, Columbus, OH 43220-0790)  
 13490323 Cardmember Services, PO Box 30258, Salt Lake City, UT 84130-0258  
 13490324 Central Financial Control, PO Box 66044, Anaheim, CA 92816-6044  
 13490326 +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000  
 13490329 Columbia House DVD, 1400 N Fruittridge Ave, Terre Haute, IN 47804-1776  
 13490335 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550  
 (address filed with court: Directv, PO Box 6550, Englewood, CO 80155-6550)  
 13490332 Delaware Department Of Transportation, PO Box 778, Dover, DE 19903-0778  
 13524724 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
 13490338 Fast Cash, 7009 24th Ave NW, Seattle, WA 98117-5845  
 13490339 Fed Loan Servicing, PO Box 69184, Harrisburg, PA 17106-9184  
 13490341 Gordin & Berger, PC, 1760 Market St Ste 600, Philadelphia, PA 19103-4105  
 13490342 Grimley Financial, 18 Kings Hwy W, Haddonfield, NJ 08033-2116  
 13506131 +HARCUM COLLEGE, c/o EDWARD L. BERGER, ESQUIRE, GORDIN & BERGER, P.C.,  
 1760 MARKET STREET, SUITE 608, PHILADELPHIA, PA 19103-4199  
 13490346 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253  
 13490343 +Harcum College, 750 Montgomery Ave, Bryn Mawr, PA 19010-3476  
 13490348 JP Morgan Chase Legal Department, 900 US Highway 9 N Ste 600, Woodbridge, NJ 07095-1003  
 13490350 Key Bank/GLHEC, PO Box 7860, Madison, WI 53707-7860  
 13490352 Lonnie Murchison, 78 Kingston Way, Southampton, NJ 08088-1211  
 13490353 Mansfield University, Alumni Hall, 71 S Academy St, Mansfield, PA 16933-1104  
 13490355 ++NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, THREE NATIONWIDE PLAZA, MAIL CODE 3-11-310,  
 COLUMBUS OH 43215-2410  
 (address filed with court: Nationwide Insurance, 1 Nationwide Plz,  
 Columbus, OH 43215-2226)  
 13490357 PECO Customer Service Center, PO Box 8699, Philadelphia, PA 19101-8699  
 13490359 PHEAA, PO Box 61017, Harrisburg, PA 17106-1017  
 13490360 Philadelphia Gas Works, Correspondence, PO Box 3500, Philadelphia, PA 19122-0500  
 13490361 Physician Billing - PB Chop, Lock Box 8017, PO Box 8500, Philadelphia, PA 19178-8500  
 13490363 +Police And Fire FCU, 901 Arch St, Philadelphia, PA 19107-2495  
 13490370 ++T MOBILE, C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901  
 (address filed with court: T-Mobile Bankruptcy Team, PO Box 53410,  
 Bellevue, WA 98015-3410)  
 13839377 +Thomas Puleo, KML Law Group P.C., c/o US Bank Naitonal Assoc (Trust,  
 701 Market Street ste 5000, Philadelphia Pa 19106-1541  
 13490371 Trident Asset Management, PO Box 888424, Atlanta, GA 30356-0424  
 13558968 +U.S. BANK NATIONAL ASSOCIATION ET AL, c/o PHFA Loan Servicing Division,  
 211 North Front Street, Harrisburg, Pennsylvania 17101-1406  
 13490376 Xerox State And Local So, PO Box 41819, Philadelphia, PA 19101-1819

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Nov 06 2018 02:40:55 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 06 2018 02:40:42  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 06 2018 02:40:50 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13564556 +E-mail/Text: g20956@att.com Nov 06 2018 02:40:58 AT&T Mobility II LLC,  
 % AT&T Services, Inc, Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104,  
 Bedminster, NJ 07921-2693  
 13490320 E-mail/Text: EBNProcessing@afni.com Nov 06 2018 02:40:48 Afni, Inc., PO Box 3427,  
 Bloomington, IL 61702-3427  
 13490321 +E-mail/Text: tropiann@einsteinstein.edu Nov 06 2018 02:40:37 Albert Einstein Healthcare Network,  
 101 E Olney Ave Ste 301 3rd Floor, Philadelphia, PA 19120-2470  
 13534363 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 06 2018 02:47:29  
 American InfoSource LP as agent for, Verizon, PO Box 248838,  
 Oklahoma City, OK 73124-8838  
 13490322 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 06 2018 02:47:28 Capital One,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 13490325 E-mail/Text: compliance@chaserec.com Nov 06 2018 02:41:02 Chase Receivables,  
 1247 Broadway, Sonoma, CA 95476-7503  
 13490328 E-mail/Text: megan.harper@phila.gov Nov 06 2018 02:40:55  
 City Of Philadelphia, Law Dept. Tax Unit, Bankruptcy Group,  
 1401 John F Kennedy Blvd 5th Fl, Philadelphia, PA 19102-1617

District/off: 0313-2

User: DonnaR  
Form ID: 206

Page 2 of 3  
Total Noticed: 69

Date Rcvd: Nov 05, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13490327 E-mail/Text: bankruptcy@philapark.org Nov 06 2018 02:41:00 City Of Philadelphia,  
Law Department, PO Box 41818, Philadelphia, PA 19101-1818  
13490330 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 06 2018 02:40:36 Comenity Bank,  
Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125  
13490331 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Nov 06 2018 02:41:01  
Credit Collection Services, 2 Wells Ave, Newton Center, MA 02459-3246  
13490334 E-mail/Text: vivian@interstatecredit.net Nov 06 2018 02:40:49 Department Of Dental Medicine,  
C/O Interstate Credit & Co, 21 Fornance St, Norristown, PA 19401  
13490336 E-mail/Text: Bankruptcy.Consumer@dish.com Nov 06 2018 02:40:44 Dish Network,  
PO Box 105169, Atlanta, GA 30348-5169  
13490337 E-mail/Text: bknotice@ercbpo.com Nov 06 2018 02:40:47 Enhanced Recovery Co., LLC,  
8014 Bayberry Rd, Jacksonville, FL 32256-7412  
13490345 E-mail/Text: aalvino@helmauto loans.com Nov 06 2018 02:40:47 Helm Associates,  
292 Bristol Pike, Croydon, PA 19021-5406  
13490347 E-mail/Text: cio.bncmail@irs.gov Nov 06 2018 02:40:34 Internal Revenue Service,  
PO Box 7346, Philadelphia, PA 19101-7346  
13490349 E-mail/Text: cst.bankruptcy@chase.com Nov 06 2018 02:41:02 JPM Chase, PO Box 7013,  
Indianapolis, IN 46207-7013  
13490354 E-mail/Text: bankruptcypdt@mcmcgroup.com Nov 06 2018 02:40:45 Midland Credit Management, Inc.,  
PO Box 603, Oaks, PA 19456-0603  
13490356 E-mail/PDF: pa\_dc\_claims@navient.com Nov 06 2018 02:47:21 Navient, PO Box 9655,  
Wilkes Barre, PA 18773-9655  
13545994 E-mail/PDF: pa\_dc\_claims@navient.com Nov 06 2018 02:47:21 Navient Solutions Inc.,  
Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635  
13490364 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 06 2018 02:47:28  
Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4962  
13490358 +E-mail/Text: blegal@phfa.org Nov 06 2018 02:40:46 Pennsylvania Housing Finance Agency,  
211 North Front Street, P.O. Box 15057, Harrisburg, PA 17105-5057  
13490362 E-mail/Text: bankruptcypgl@plaingreenloans.com Nov 06 2018 02:40:57 Plain Green Loans,  
93 Mack Road Ste 600, PO Box 270, Box Elder, MT 59521-0270  
13490365 E-mail/Text: Supportservices@receivablespesperformance.com Nov 06 2018 02:41:00  
Receivables Performance, 20816 44th Ave W, Lynnwood, WA 98036-7744  
13490367 E-mail/Text: appebnmailbox@sprint.com Nov 06 2018 02:40:44 Sprint Nextel,  
ATTN: Bankruptcy Department, PO Box 7949, Overland Park, KS 66207-0949  
13490366 E-mail/PDF: pa\_dc\_claims@navient.com Nov 06 2018 02:47:29 SallieMae, PO Box 9500,  
Wilkes Barre, PA 18773-9500  
13490368 E-mail/Text: TenetBKNNotifications@resurgent.com Nov 06 2018 02:40:36  
St. Christopher's Hospital For Children, 160 E Erie Ave, Philadelphia, PA 19134-1011  
13490369 E-mail/PDF: gecscedi@recoverycorp.com Nov 06 2018 02:47:20 Synchroly Bank,  
ATTN: Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061  
13490372 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Nov 06 2018 02:40:30  
Verizon, 500 Technology Dr Ste 550, Saint Charles, MO 63304-2225  
13490373 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Nov 06 2018 02:40:30  
Verizon Pennsylvania, 500 Technology Dr, Saint Charles, MO 63304-2225  
13490374 +E-mail/Text: megan.harper@phila.gov Nov 06 2018 02:40:55 Water Revenue Bureau,  
Philadelphia Revenue Department, 1401 Jfk Blvd, Philadelphia, PA 19102-1663  
13490375 E-mail/Text: bankruptcynotice@westlakefinancial.com Nov 06 2018 02:40:46  
Westlake Financial Services, PO Box 76809, Los Angeles, CA 90076-0809

TOTAL: 34

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13490333 ##Delbert Services Corporation, 7125 Pollock Dr, Las Vegas, NV 89119-4415  
13490344 ##Harris Connect, PO Box 2910, Chesapeake, VA 23327-2910  
13490351 ##Linebarger Goggan Blair & Sampson LLP, 920 N King St Ste 412, Wilmington, DE 19801-3337  
TOTALS: 0, \* 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0313-2

User: DonnaR  
Form ID: 206

Page 3 of 3  
Total Noticed: 69

Date Rcvd: Nov 05, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2018 at the address(es) listed below:

JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al...  
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
LEON P. HALLER on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,  
dmaurer@pkh.com;mgutshall@pkh.com  
LEON P. HALLER on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al... lhaller@pkh.com,  
dmaurer@pkh.com;mgutshall@pkh.com  
MATTEO SAMUEL WEINER on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al...  
bkgroup@kmllawgroup.com  
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,  
ecf\_frpa@trustee13.com  
REX J. ROLDAN on behalf of Debtor Erika M. Murchison Roldanlaw@comcast.net,  
r43760@notify.bestcase.com  
THOMAS I. PULEO on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al...  
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trustee13.com

TOTAL: 9

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

---

In Re: Erika M. Murchison

Case No: 15-11772-jkf

Debtor(s)

---

**NOTICE OF CHAPTER 13 CASE CLOSED  
WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-captioned case has been closed without entry of discharge for the reason(s) indicated below.

- Debtor did not file Official Form B423, Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management.
- Debtor has not certified that all domestic support obligations due have been paid.

For The Court

Dated: 11/5/18

Timothy B. McGrath  
Clerk of Court